

Certificate Number: 06501-PAE-DE-033111168

Bankruptcy Case Number: 19-13325



06501-PAE-DE-033111168

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 15, 2019, at 5:20 o'clock PM CDT, Helene Krzacyk completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 15, 2019 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager